

assigning a debt collection strategy to said debtor based upon the segment into which said debtor was classified.

16. The method of claim 1 wherein said segments classify debtors into at least first, second and third segments wherein said first segment is comprised of debtors who value the ability to restructure debt payment, said second segment is comprised of debtors who are concerned about credit rating and said third segment is comprised of debtors who respond only to aggressive collections tactics.

A 17. The method of claim 1 wherein a debt collection strategy includes:  
directly contacting a debtor by a collection agent;  
sending written correspondence to a debtor; and  
specific negotiation script.

18. A method of enhancing debt collection from a plurality of debtors comprising the steps of:

classifying a debtor into at least one of a plurality of segments using a plurality of profiles, each of said profiles suggesting a debt collection strategy to employ with respect to said debtor;

modeling a likelihood of debt payment by the debtor based upon the segment; and

assigning the debt collection task to a debt collection strategy based upon the segment into which said debtor was classified.

19. A method of improving debt collection from a plurality of debtors comprising the steps of:

classifying a debtor into at least one of a plurality of profiles, each of said profiles suggesting a debt collection strategy to employ with respect to said debtor;

modeling a likelihood of debt payment by the debtor based upon the classification;

assigning the debt collection task to a debt collection strategy based upon:

the profile into which said debtor was classified into and

the likelihood of payment.

20. A method of improving debt collection from a plurality of debtors comprising the steps of:

classifying a debtor into at least one of a plurality of profiles, each of said profiles suggesting a debt collection strategy to employ with respect to said debtor;

modeling a likelihood of debt payment by the debtor based upon the classification;

assigning the debt collection task to a debt collection resource based upon:

a debtor's segment;

the likelihood of payment; and

an optimal allocation of available collection resources.

21. A method of improving debt collection from a plurality of debtors comprising the steps of: